

Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) Worksheet

Small employers that don't offer group health coverage to their employees can help employees pay for medical expenses through a QSEHRA.

If your employer provides you a QSEHRA, read the notice you get from them carefully for its terms, including your QSEHRA dollar amount. You'll need to have qualifying health coverage to use your QSEHRA, and you can use the QSEHRA to help lower your household's health care costs for qualifying health coverage. Use this worksheet to determine if the QSEHRA is or isn't considered affordable. If it's affordable for you, you can't get a premium tax credit (PTC) to lower the cost of a Marketplace plan. If it's not affordable for you, you must reduce the amount of your advance payments of the PTC by the QSEHRA amount.

STEP 1: Gather the information you need.

You'll need a few things to complete this worksheet:

- **Your QSEHRA notice.** You should've gotten this from your employer. If you didn't, check with them.
- **The adjusted gross income amount from your most recent federal income tax return.** You'll need this to determine your household income for the year you're provided the QSEHRA. You'll need your household income for Step 3. For what to include, visit [HealthCare.gov/income-and-household-information/income/](https://www.healthcare.gov/income-and-household-information/income/).
- **A calculator.** Or, use the calculator function on your computer or mobile device.
- **Access to [HealthCare.gov](https://www.healthcare.gov).**

STEP 2: Enter your QSEHRA amount.

a. Enter the maximum yearly, self-only amount available to you through the QSEHRA. If you didn't get the full-year amount provided in the notice—like if you gained employment during the QSEHRA's plan year—enter the self-only amount shown in the QSEHRA notice you got from your employer.	2a \$
b. • If the QSEHRA is provided to you for the entire year: Divide 2a by 12. Enter the result here. • If the QSEHRA isn't provided to you for the entire year: Divide 2a by the number of months you're being provided the QSEHRA. Enter the result here.	2b \$

STEP 3: Enter your household income.

a. Enter your expected household income for 2020.	3a \$
b. Divide 3a by 12. Enter the result here.	3b \$
c. Multiply 3b by 9.78% (0.0978 on your calculator). Enter the result here. Note: The 9.78% applies only to plans that'll start in 2020.	3c \$

STEP 4: Calculate if the QSEHRA is affordable

a. Enter the premium amount of the second lowest cost Silver plan. To get this amount, follow these steps: <ul style="list-style-type: none">• Visit HealthCare.gov/see-plans/.• Enter your ZIP code.• When asked who's in your household, select "Just You."• Enter your current age, and select your sex and other information.• When asked about your expected 2020 income, skip this question without entering your income information by selecting "See Plans Now."• You'll see a list of plans. Select green "Filter Plans" button on the top left.• On the left under "Health plan categories," check the box next to "Silver."• Click the green "Apply Filters" button on the top left.• Review the second plan listed.• Find the self-only premium amount from the second plan listed, and enter it here.	4a \$
b. Enter your monthly premium minus your monthly, self-only individual coverage QSEHRA amount. To get this amount, subtract 2b from 4a.	4b \$
c. Enter the amount from 3c.	4c \$
d. Is the 4b amount more than the 4c amount? Select Yes or No.	4d Yes No

STEP 5: Check affordability.

- **If 4d is Yes: Your QSEHRA isn't considered affordable.** This means you may be eligible for a premium tax credit (PTC) to lower the cost of Marketplace coverage for you and your household members. But when you apply for coverage, you should reduce the amount of advance payments of the PTC (APTC) you'll apply to your monthly premiums by your monthly QSEHRA amount. When the Marketplace asks how much you want paid on your behalf, be sure to subtract your monthly QSEHRA amount from the monthly APTC you would otherwise be eligible for without the QSEHRA.
- **If 4d is No: Your QSEHRA is considered affordable.** This means you aren't eligible for a PTC (or APTC) to lower the cost of Marketplace coverage for you and your household members (if the QSEHRA is provided to them). You'll use your employer's QSEHRA to help pay your premiums and enroll in a plan. If you're starting your Marketplace application, you should select that you aren't applying for help paying for coverage, or reduce the amount of the APTC before you select a plan. If you've already completed your Marketplace application, come back to your application at [HealthCare.gov](https://www.healthcare.gov) to lower your APTC amount.

Qualifying consumers may be eligible for APTC to lower their monthly health insurance payment for Marketplace coverage. Consumers provided with a QSEHRA that is affordable aren't eligible.

If you'll be provided a QSEHRA during your Marketplace plan's coverage period and you're starting your Marketplace application, you should lower the amount of your APTC you'll lose before you select a plan, based on the information above. If you've already completed your Marketplace application, come back to your application at [HealthCare.gov](https://www.healthcare.gov) to lower your APTC amount.

Need more information?

- For more information on how a QSEHRA works with Marketplace savings, visit [HealthCare.gov/QSEHRA](https://www.healthcare.gov/qsehra).
- For specifics on your QSEHRA, like its start date and dollar amount, check your QSEHRA notice or contact your employer.
- For help completing this worksheet, call the Marketplace Call Center at **1-800-318-2596** (TTY: 1-855-889-4325).



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